

<b>Information to identify the case:</b>			
Debtor 1:	Cheryl L Carpenter		Social Security number or ITIN: xxx-xx-7724
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		Date case filed for chapter: 13 8/13/24
Case number:	24-81119		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Cheryl L Carpenter	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	925 Alexandra Blvd Crystal Lake, IL 60014	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Lydia Meyer Lydia Meyer - 13 Trustee P.O. Box 14127 Rockford, IL 61105-4127	Contact phone 815-968-5354
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 8/14/24

**For more information, see page 2**

Case number 24-81119

Location:

**Zoom video meeting. Go to  
Zoom.us/join, Enter Meeting ID 453 028  
1715, and Passcode 2249491613, OR  
call 1-815-447-3811**

**Filing deadline: 11/22/24**

**Filing deadline: 2/10/25**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Cheryl L Carpenter  
Debtor

Case No. 24-81119-TML  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-3  
Date Rcvd: Aug 14, 2024

User: admin  
Form ID: 3091

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2024:

Recip ID	Recipient Name and Address
db	+ Cheryl L Carpenter, 925 Alexandra Blvd, Crystal Lake, IL 60014-2950
30982725	Samuel Poutz, 925 Alexandra Blvd, Crystal Lake, IL 60014-2950

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Aug 14 2024 23:03:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	^ MEBN	Aug 14 2024 22:55:09	Lydia Meyer, Lydia Meyer - 13 Trustee, P.o. Box 14127, Rockford, IL 61105-4127
ust	+ Email/Text: USTPRegion11.MD.ECF@usdoj.gov	Aug 14 2024 23:04:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 780 Regent St., Suite 304, Madison, WI 53715-2635
30982715	+ EDI: CAPITALONE.COM	Aug 15 2024 02:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30982716	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 14 2024 23:06:57	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
30982717	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Aug 14 2024 23:26:16	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
30982718	+ EDI: AMINFOFP.COM	Aug 15 2024 02:40:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
30982719	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 14 2024 23:04:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30982722	Email/Text: ml-ebn@missionlane.com	Aug 14 2024 23:03:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
30982723	Email/Text: EBN@Mohela.com	Aug 14 2024 23:04:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
30982720	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 14 2024 23:05:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
30982721	+ EDI: CBS7AVE	Aug 15 2024 02:40:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
30982724	+ EDI: LCIPHMMRGTT	Aug 15 2024 02:40:00	PHH Mortgage Services, PO Box 24736, West Palm Beach, FL 33416-4736
30982726	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 14 2024 23:04:00	Security Finance Co, Attn: Bankruptcy/Centralized Bank, Po Box 1893, Spartanburg, SC 29304-1893
30982727	+ EDI: CBS7AVE	Aug 15 2024 02:40:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364

District/off: 0752-3

User: admin

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Date Rcvd: Aug 14, 2024

Form ID: 309I

Total Noticed: 18

30982728

+ Email/Text: bankruptcy@sunrisecreditservices.com

Aug 14 2024 23:04:00

Sunrise Credit Services, Inc., Attn: Bankruptcy,  
260 Airport Plaza, Farmingdale, NY 11735-3946

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2024 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Cheryl L Carpenter cutlerfilings@gmail.com r48280@notify.bestcase.com
Lydia Meyer	ECF_LMIL@trustee13.com
Patrick S Layng	USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3